

August 22, 2007  
Milton, Florida

Present: Chairman Jerry Burden and members Michelle Parker, Diane Collar, Chrys Holley, Danny Holt, Blackie Black, and Cindy Cotton. Also present were Janice Boone (Housing Program Manager), Tony Gomillion (Public Services Director), Beckie Faulkenberry (Planning & Zoning Director), and Kevin Wagner (West Florida Regional Planning Council), Debbie Nickles (West Florida Regional Planning Council), and Melissa Welch (West Florida Regional Planning Council).

#### Review and Approval of July 25, 2007 Minutes

**Cotton moved approval of the minutes from the July 25, 2007 meeting; Parker seconded, and the motion carried unanimously. (7-0)**

#### HHRP (Hurricane Housing Recovery Program) Report (Informational)

Wagner updated the committee on the HHRP Report. Boone said she added monthly activity at the bottom of the report for informational purposes. She said the committee has not been seeing these figures, but she felt the figures are good information. Wagner said 27 homes have been demolished and reconstructed and two more homes were completed this month.

#### SHIP Program Reports

Melissa Welch said she is a new employee with the SHIP Program. She updated the committee on the SHIP Strategies/Funding Report and balances of each strategy for 2005/2006 and 2006/2007. Welch said all First Time Homebuyer funds have been used for 2006/2007.

Burden said Disaster Mitigation has a balance of \$100,000.00. He asked the qualifications for these funds. Boone said there is nothing outlined to be able to qualify for these funds. She said these funds may have to be reallocated. Marsh discussed the types of projects that may qualify for these funds. She said the County has two years to use this money. Boone said any funds remaining in strategies for 2005/2006 will be rolled over into the current year.

#### 2006/2007 Funds Reallocation Request

Boone said this request is to move \$75,000.00 from Moderate Rehabilitation/Emergency Repair to the First Time Homebuyer Strategy. Collar asked if this will be under new or old rules. Boone said old rules.

Parker moved approval to move \$75,000.00 from Moderate Rehabilitation/Emergency Repair to the First Time Homebuyer Strategy; Cotton seconded, and the motion carried unanimously. (7-0)

#### Other Business

Boone said the Housing Coalition has set a date for the first Affordable Housing Expo in Santa Rosa County. She said the date is Saturday, October 20, 2007, from 10:00 a.m. to 3:00 p.m. in the Santa Rosa County Auditorium. She discussed different sponsorship levels for participation in this event. Boone said at last month's meeting the committee approved a recommendation to include homebuyer education as a part of funding for 2007/2008. She said there are sites on the internet as well as "in class" local divisions for participants in this strategy.

Boone asked the committee's consideration on conditions for applicant's coming into the program associated with a first mortgage. She said encouraging the applicant to take a fixed rate mortgage may be one consideration because a sub-prime loan may get the applicant in trouble. Burden said he felt the committee's position has to be thought out very carefully. He said the committee can not even hint on requirements of allocating credit. Boone said the committee can place stipulations on the applicant. She said this does not mean the requirements are directing the applicant to a particular lender. Boone said the homeowner needs to be protected, and the committee does not want to participate in anything that negates the applicant's success. There was discussion on escrow requirements for first time homebuyers and whether or not staff monitors this requirement. Boone said staff wants to see that the lender is stating escrow requirements as part of the approval process. She said she felt the requirements should be known, and if they are not known or not clear, the question should be asked. Boone said this way staff knows the applicant's insurance and taxes are covered. Burden asked Nichols if this can be added to the checklist. Boone said the applicant receives information on taxes and insurance as part of homebuyer education. Holt asked Boone if a criteria list is being created for new homebuyers. Boone said no; she asked committee members to just look at these issues and take them into consideration. Burden asked Boone to bring back examples used in other counties.

Parker recommended the committee amend the Local Housing Assistance Plan (LHAP) to allow for moderate income applicants to be eligible under Substantial Rehabilitation. She said she felt the moderate income people are falling between the cracks, along with the low and very low income people. Parker said there is approximately \$65,000.00 left in Substantial Rehabilitation. Burden asked income requirements for the Substantial Rehabilitation Strategy. Nichols said the existing plan says very low and low income families. Burden asked if state guidelines allow a change. Nichols said yes, but the Local Housing Assistance Plan (LHAP) must be amended. She said the committee needs to keep in mind that at the current time, moderate income families are provided assistance through homebuyers. Nichols said only 30% of total funds can be spent for moderate income and approximately 21 or 22% are currently targeted toward moderate income. Burden asked staff to come back at the next meeting with a better breakdown in dollars on how this change will impact percentages.

Collar said she agrees with Parker. She said there are people who make just a little too much to qualify for money under Rural Housing Development that may benefit from this recommendation.

Burden asked how many mortgage lenders in this area participate in the First Time Homebuyer Program. Nichols asked Burden if he is referring mortgage lenders in Santa Rosa County or both Santa Rosa County and Escambia County. She said there are some Escambia County mortgage lenders who participate in the program because of their banking branches. Burden said he is interested in the mortgage lenders who help Santa Rosa County residents. Boone said many mortgage lenders are listed under the First Time Homebuyer Strategy. She said the committee needs to have a lenders meeting in the fall to share information on

the new money available in the program. Nichols said approximately 10 mortgage lenders actively participate in the program.

#### Next Meeting/Adjournment

The next meeting will be held on September 26, 2007 at 3:00 p.m. in the Public Services Conference Room. Therebeing no further business to come before the Board at this time, the meeting adjourned.